

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

FILED  
12/21/23 1:32 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN RE: )  
 )  
Sean P. Melvin )  
Heather S. Melvin, ) Case No. 19-22919 GLT  
Debtors ) Chapter 13  
Related to Dkt. No. 106

**STIPULATED ORDER MODIFYING PLAN**

**WHEREAS**, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

☐ a motion to dismiss case or certificate of default requesting dismissal

☒ a plan modification sought by: Debtor

☐ a motion to lift stay as to creditor

☐ Other:

**WHEREAS**, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

**IT IS HEREBY ORDERED** that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

☐ Chapter 13 Plan dated

☒ Amended Chapter 13 Plan dated March 14, 2022

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

☒ Debtor's Plan payments shall be changed from \$ 3,200.00 to  
\$ 3,505.00 per month, effective December 2023 ; and/or the Plan term  
shall be changed from months to months. .

☐ In the event that Debtor fails to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor and Debtor's Counsel a notice of default advising the Debtors that he has 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor fails to cure the defaults in payments after having been provided notice

under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.

- ☐ Debtor shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.

X Other: Towd Point Mortgage Trust No. 40 to govern with all payment changes of record implemented. Legal fees of \$500.00 have been added.

**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect.

*[Remainder of Page Intentionally Left Blank]*

SO ORDERED, this 21st day of December, 2023.

  
\_\_\_\_\_  
Gregory J. Addonio jah  
Chief United States Bankruptcy Judge

Stipulated by:

/s/ Julie Frazee Steidl  
Counsel to Debtor  
Julie Frazee Steidl, Esquire  
STEIDL & STEINBERG  
28<sup>th</sup> Floor-Gulf Tower  
707 Grant Street  
Pittsburgh, PA 15219  
(412) 391-8000  
PA I. D. No. 35937  
julie.steidl@steidl-steinberg.com

Stipulated by:

/s/ James Warmbrodt  
Counsel to Chapter 13 Trustee

Stipulated by:

\_\_\_\_\_  
Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

In re:  
Sean P. Melvin  
Heather S. Melvin  
Debtors

Case No. 19-22919-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Dec 21, 2023

User: auto  
Form ID: pdf900

Page 1 of 7  
Total Noticed: 95

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Sean P. Melvin, Heather S. Melvin, 25 Cypress Dr., Carnegie, PA 15106-1309
sp	Hailey C. Farrell, Gesk Moritz LLC, 14 E. Main Street, Carnegie, PA 15106-2456
sp	Jonathan Gesk, Gesk Moritz LLC, 14 E. Main Street, Carnegie, PA 15106-2456
15092183	+ Choice Recovery, 1550 Old Henderson Road, Columbus, OH 43220-3626
15092182	+ Choice Recovery, Po Box 20790, Columbus, OH 43220-0790
15092192	+ Creditech/Cbalv, 50 North 7th St, Bangor, PA 18013-1791
15092193	+ Creditech/Cbalv, Attn:Collections, Po Box 99, Bangor, PA 18013-0099
15092216	+ JHPortfolio Debt Equities, LLC, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429
15092217	+ Lauren Gothe, 737 Penn Avenue, New Brighton, PA 15066-1342
15092269	+ US Heart & Vascular PC, c/o Credit Management Inc., 681 Anderson Drive #6, Pittsburgh, PA 15220-2766

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Dec 22 2023 00:24:04	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Dec 22 2023 00:10:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15092160	Email/Text: bankruptcies@arsigroup.com	Dec 22 2023 00:10:00	American Recovery Service Inc., 555 St. Charles Drive, Suite 100, Thousand Oaks, CA 91360
15092159	^ MEBN	Dec 22 2023 00:06:10	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15116850	Email/PDF: bncnotices@becket-lee.com	Dec 22 2023 00:24:01	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15092162	+ Email/PDF: bncnotices@becket-lee.com	Dec 22 2023 00:13:45	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15092161	+ Email/PDF: bncnotices@becket-lee.com	Dec 22 2023 00:24:24	Amex, P.o. Box 981537, El Paso, TX 79998-1537
15092163	+ Email/Text: creditcardbkcorrespondence@bofa.com	Dec 22 2023 00:09:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
15115752	+ Email/Text: mortgagebkcorrespondence@bofa.com	Dec 22 2023 00:10:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15092166	+ Email/Text: BarclaysBankDelaware@tsico.com	Dec 22 2023 00:10:00	Barclays Bank Delaware, Attn: Correspondence,

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			Po Box 8801, Wilmington, DE 19899-8801
15092164	+ Email/Text: BarclaysBankDelaware@tsico.com	Dec 22 2023 00:10:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15092174	Email/Text: bankruptcy@cavps.com	Dec 22 2023 00:11:00	Cavalry Portfolio Services, Po Box 27288, Tempe, AZ 85285
15092170	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 22 2023 00:24:40	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15092168	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 22 2023 00:24:41	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15099584	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 22 2023 00:12:33	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15092175	+ Email/Text: bankruptcy@cavps.com	Dec 22 2023 00:11:00	Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2321
15092172	+ Email/Text: bankruptcy@cavps.com	Dec 22 2023 00:11:00	Cavalry Portfolio Services, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
15099441	+ Email/Text: bankruptcy@cavps.com	Dec 22 2023 00:11:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15092188	+ Email/Text: bankruptcy@firstenergycorp.com	Dec 22 2023 00:11:00	Collection Service Center, Inc., Attn: Bankruptcy, 839 5th Ave., New Kensington, PA 15068-6303
15092186	^ MEBN	Dec 22 2023 00:05:35	Collection Service Center, Inc., Pob 560, New Kensington, PA 15068-0560
15092191	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 22 2023 00:10:00	Comenity Bank/Buckle, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15092190	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 22 2023 00:10:00	Comenity Bank/Buckle, Po Box 182789, Columbus, OH 43218-2789
15092200	Email/Text: mrdiscen@discover.com	Dec 22 2023 00:10:00	Discover Financial, Pob 15316, Wilmington, DE 19850
15092272	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 22 2023 00:24:26	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
15092271	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 22 2023 00:24:04	Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
15092197	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 22 2023 00:13:42	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15092194	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 22 2023 00:24:04	Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
15127892	Email/Text: bnc-quantum@quantum3group.com	Dec 22 2023 00:11:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15096767	Email/Text: mrdiscen@discover.com	Dec 22 2023 00:10:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15092201	+ Email/Text: mrdiscen@discover.com	Dec 22 2023 00:10:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
15130314	+ Email/Text: kbarkley@bernsteinlaw.com	Dec 22 2023 00:11:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15092202	+ Email/Text: bnc-bluestem@quantum3group.com	Dec 22 2023 00:11:00	Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15092204	Email/Text: bnc-bluestem@quantum3group.com	Dec 22 2023 00:11:00	Fingerhut/Webbank, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

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15092205	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 22 2023 00:13:10	Home Depot, P.O. Box 6497, Sioux Falls, SD 57117-6497
15092206	+ Email/Text: Bankruptcy@ICSystem.com	Dec 22 2023 00:10:00	I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
15092208	+ Email/Text: Bankruptcy@ICSystem.com	Dec 22 2023 00:10:00	I C System Inc, Attn: Bankruptcy, Po Box 64378, St Paul, MN 55164-0378
15092210	Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 22 2023 00:10:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15092203	Email/Text: bnc-bluestem@quantum3group.com	Dec 22 2023 00:11:00	Fingerhut, Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395
15117115	Email/Text: JCAP_BNC_Notices@jcap.com	Dec 22 2023 00:11:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15092212	Email/Text: JCAP_BNC_Notices@jcap.com	Dec 22 2023 00:11:00	Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303
15092180	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 22 2023 00:12:34	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15092176	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 22 2023 00:13:37	Chase Card Services, P.o. Box 15298, Wilmington, DE 19850
15102865	+ Email/Text: RASEBN@raslg.com	Dec 22 2023 00:10:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15092211	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 22 2023 00:10:00	Jared/Comenity Bank, PO BOx 182789, Columbus, OH 43218-2789
15092214	Email/Text: JCAP_BNC_Notices@jcap.com	Dec 22 2023 00:11:00	Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302
15097350	Email/PDF: resurgentbknotifications@resurgent.com	Dec 22 2023 00:12:36	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15092219	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 22 2023 00:12:36	LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269
15092223	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 22 2023 00:24:05	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15092218	+ Email/Text: Documentfiling@lciinc.com	Dec 22 2023 00:10:00	LendingClub, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
15132526	+ Email/Text: Documentfiling@lciinc.com	Dec 22 2023 00:10:00	LendingClub Corporation, 595 Market St., Ste. 200, San Francisco, CA 94105-2802
15092227	Email/Text: camanagement@mtb.com	Dec 22 2023 00:10:00	M&T Credit Services, 1 Fountain Plz Fl 4, Buffalo, NY 14203
15131556	Email/Text: camanagement@mtb.com	Dec 22 2023 00:10:00	M&T Bank, PO Box 1508, Buffalo NY 14240-1508
15092232	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 22 2023 00:11:00	Midland Funding, 320 E Big Beaver Rd Ste, Troy, MI 48083-1238
15092235	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 22 2023 00:11:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
15092228	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 22 2023 00:11:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
15121574	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 22 2023 00:11:00	Midland Funding LLC, Po Box 2011, Warren MI 48090-2011
15092244	Email/Text: Bankruptcy.Notices@pnc.com	Dec 22 2023 00:10:00	Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101

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15092242	Email/Text: Bankruptcy.Notices@pnc.com	Dec 22 2023 00:10:00	Pnc Bank, Po Box 3180, Pittsburgh, PA 15230
15092249	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 22 2023 00:24:12	Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
15092246	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 22 2023 00:24:04	Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15092253	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 22 2023 00:12:39	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
15129310	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 22 2023 00:12:35	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15092251	+ Email/PDF: rmscedi@recoverycorp.com	Dec 22 2023 00:24:35	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
15092259	Email/PDF: ais.sync.ebn@aisinfo.com	Dec 22 2023 00:12:34	SYNCB/Care Credit, PO Box 965036, Orlando, FL 32896-5036
15092260	Email/PDF: ais.sync.ebn@aisinfo.com	Dec 22 2023 00:13:37	SYNCB/Lowe's, PO Box 965036, Orlando, FL 32896-5036
15092261	Email/PDF: ais.sync.ebn@aisinfo.com	Dec 22 2023 00:13:14	SYNCB/Sam's Club, PO Box 965036, Orlando, FL 32896-5036
15092262	Email/PDF: ais.sync.ebn@aisinfo.com	Dec 22 2023 00:13:35	SYNCB/Value City Furniture, PO Box 965036, Orlando, FL 32896-5036
15092263	Email/PDF: ais.sync.ebn@aisinfo.com	Dec 22 2023 00:13:04	SYNCB/Walmart, PO Box 965036, Orlando, FL 32896-5036
15132825	+ Email/Text: bncmail@w-legal.com	Dec 22 2023 00:11:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
15092257	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 22 2023 00:11:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
15092256	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 22 2023 00:11:00	Select Portfolio Servicing, Inc, Po Box 65250, Salt Lake City, UT 84165-0250
15092258	Email/Text: PFS.Analyst@stclair.org	Dec 22 2023 00:11:00	St. Clair Hospital, 1000 Bower Hill Road, Pittsburgh, PA 15243-1899
15092578	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 22 2023 00:24:04	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15092265	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 22 2023 00:13:04	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15092264	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 22 2023 00:13:04	Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024
15132721	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 22 2023 00:11:00	Towd Point Mortgage Trust 2019-3 et. al., c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
15092267	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Dec 22 2023 00:10:00	Toyota Financial Services, Attn: Bankruptcy Dept, Po Box 8026, Cedar Rapids, IA 52408-8026
15092266	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Dec 22 2023 00:10:00	Toyota Financial Services, 111 W 22nd St, Oakbrook, IL 60521
15116155	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Dec 22 2023 00:10:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15092268	+ Email/Text: media@trueaccord.com	Dec 22 2023 00:11:00	True Accord, 303 Second Street, Suite 750, South Tower, San Francisco, CA 94107-1366
15127042	Email/Text: BNCnotices@dcmsservices.com	Dec 22 2023 00:10:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15092270	Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com		

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		Dec 22 2023 00:09:00	Verizon, 500 Technology Drive, Suite 550, Water Spring, MO 66304
15092273	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com		
		Dec 22 2023 00:13:08	Wells Fargo, Po Box 14517, Des Moines, IA 50306-3517
15121092	Email/PDF: ais.wellsfargo.ebn@aisinfo.com		
		Dec 22 2023 00:13:37	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15092274	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com		
		Dec 22 2023 00:13:42	Wells Fargo Jewelry Advantage, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438

TOTAL: 85

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Midland Credit Management, Inc.
cr		Towd Point Mortgage Trust 2019-3, U.S. Bank Nation
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15092167	*+	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
15092165	*+	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15092171	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15092169	*+	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15092173	*+	Cavalry Portfolio Services, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
15092189	*+	Collection Service Center, Inc., Attn: Bankruptcy, 839 5th Ave., New Kensington, PA 15068-6303
15092187	*+	Collection Service Center, Inc., Pob 560, New Kensington, PA 15068-0560
15092198	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15092199	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15092195	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
15092196	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
15092207	*+	I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
15092209	*+	I C System Inc, Attn: Bankruptcy, Po Box 64378, St Paul, MN 55164-0378
15092213	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303
15092181	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15092177	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, P.o. Box 15298, Wilmington, DE 19850
15092178	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15298, Wilmington, DE 19850
15092179	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15298, Wilmington, DE 19850
15092215	*	Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302
15092220	*+	LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269
15092221	*+	LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269
15092222	*+	LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269
15092224	*+	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15092225	*+	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15092226	*+	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15092233	*+	Midland Funding, 320 E Big Beaver Rd Ste, Troy, MI 48083-1238
15092234	*+	Midland Funding, 320 E Big Beaver Rd Ste, Troy, MI 48083-1238
15092240	*+	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
15092241	*+	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
15092236	*+	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
15092237	*+	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
15092238	*+	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
15092239	*+	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
15092229	*+	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
15092230	*+	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710



District/off: 0315-2

User: auto

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15092231	*+	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
15122441	*+	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15092245	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101
15092243	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Bank, Po Box 3180, Pittsburgh, PA 15230
15092250	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
15092247	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15092248	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15092254	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfold, VA 23502
15092255	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfold, VA 23502
15092252	*+	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
15092184	##+	Choice Recovery, 1550 Old Henderson Road, Suite 100, Columbus, OH 43220-3662
15092185	##+	Choice Recovery, Attn: Bankruptcy, 1550 Old Henderson Rd, Ste 100, Columbus, OH 43220-3662

TOTAL: 2 Undeliverable, 46 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 23, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2023 at the address(es) listed below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor Towd Point Mortgage Trust 2019-3 U.S. Bank National Association, as Indenture Trustee bnicholas@kmlawgroup.com
Julie Frazee Steidl	on behalf of Joint Debtor Heather S. Melvin julie.steidl@steidl-steinberg.com abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Julie Frazee Steidl	on behalf of Debtor Sean P. Melvin julie.steidl@steidl-steinberg.com abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Maria Miksich	on behalf of Creditor Towd Point Mortgage Trust 2019-3 U.S. Bank National Association, as Indenture Trustee mmiksich@kmlawgroup.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

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S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC [ecfpeoples@grblaw.com](mailto:ecfpeoples@grblaw.com) [Equitablebankruptcy@peoples-gas.com](mailto:Equitablebankruptcy@peoples-gas.com)

TOTAL: 8